

Information to identify the case:

Debtor 1:	Sharis LaQuanda Jenkins	Social Security number or ITIN: xxx-xx-3805
	First Name Middle Name Last Name	EIN: _____
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: _____ EIN: _____
United States Bankruptcy Court:	District of South Carolina	Date case filed for chapter: 13 7/8/22
Case number:	22-01808-dd	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Sharis LaQuanda Jenkins	
2. All other names used in the last 8 years	aka Sharis L Jenkins, aka Sharis Jenkins	
3. Address	4037 Prosperity Road Johns Island, SC 29455	
4. Debtor's attorney Name and address	Robert R. Meredith Jr. 4000 Faber Place Drive Suite 120 N. Charleston, SC 29405	Contact phone 843-529-9000 Email rm@meredithlawfirm.com
5. Bankruptcy trustee Name and address	James M. Wyman PO Box 997 Mount Pleasant, SC 29465-0997	Contact phone (843) 388-9844 Email 13info@charleston13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	J. Bratton Davis United States Bankruptcy Courthouse 1100 Laurel Street Columbia, SC 29201-2423	Hours open 9:00 am – 5:00 pm Contact phone 803-765-5436 Date: 7/8/22
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	August 9, 2022 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification required ***	Location: Telephonic. Call in number found at, www.scb.uscourts.gov/pdf/TeleMOC.pdf

For more information, see page 2

8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts: You must file:

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Filing deadline: 10/11/22**Deadline for all creditors to file a proof of claim (except governmental units):****Filing deadline: 9/16/22****Deadline for governmental units to file a proof of claim:****Filing deadline: 1/4/23****Deadlines for filing proof of claim:**

A Proof of Claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in its collateral regardless of whether that creditor files a Proof of Claim.

Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

You may electronically file claims at <http://www.scb.uscourts.gov/electronic-filing-claims>.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors**9. Hearing on Confirmation**

The confirmation hearing will be held on: **9/21/22 at 10:00 AM**, Location: **King and Queen Building, 145 King Street, Room 225, Charleston, SC 29401**. A copy of the plan will be sent separately by the debtor. This hearing may be continued or rescheduled as necessary and due notice will be given.

Any objection to confirmation of the chapter 13 plan must be filed and served at least seven days prior to the confirmation hearing. Objections to the confirmation may be overruled if the objecting creditor fails to appear and prosecute the objection. If no objection is timely filed, the plan may be confirmed on recommendation of the trustee. The debtor(s) is/are required to appear at the confirmation hearings unless excused by order of the Court or Chambers Guidelines.

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan will be sent to you later and the confirmation hearing will be held on the date shown in line 9 of this notice. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.

14. Dismissal Notice

This case may be converted or dismissed at the confirmation hearing for a failure to: file a confirmable chapter 13 plan, pay the applicable filing fee, file or provide documents, attend the meeting of creditors, or timely make payments due under a chapter 13 plan as required by the Bankruptcy Code, the Federal Rules of Bankruptcy Procedure or the Local Rules of this Court, or the applicable judge's Chambers Guidelines.

15. Miscellaneous Notice

The Voice Case Information System (VCIS) will give status information on cases filed or converted after 11/30/88. Call 1-866-222-8029. Please refer to the Court's web site at www.scb.uscourts.gov for further information.

16. Options to Receive Notices Served by the Clerk by Email Instead of by U.S. Mail

(1) Anyone can register for the Electronic Bankruptcy Noticing program at bankruptcynotices.uscourts.gov OR (2) Debtors can register for DeBN by filing local form 'Debtor's Electronic Noticing Request (DeBN)' with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you court-issued notices and orders by email. See Local Rule 9036-1.

In re:
Sharis LaQuanda Jenkins
Debtor

Case No. 22-01808-dd
Chapter 13

District/off: 0420-2
Date Rcvd: Jul 08, 2022

User: admin
Form ID: b309i

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Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2022:

Recip ID	Recipient Name and Address
db	+ Sharis LaQuanda Jenkins, 4037 Prosperity Road, Johns Island, SC 29455-3810
544125570	+ Discover Bank, P.O. Box 176010, Raleigh, NC 27619-6010
544125573	#+ InDebted USA, Inc., PO Box 1210, O Fallon, MO 63366-9010
544125577	+ Meredith Law Firm, LLC, 4000 Faber Place Drive, Suite 120, North Charleston, SC 29405-8585
544125584	+ Personal Cash Loans of SC, Inc., d/b/a Personal Cash Loans, 5418-A Rivers Ave, Charleston, SC 29406-6129
544125589	+ The Epicentre, 2048 Charlie Hall Blvd, Charleston, SC 29414-5830

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: rm@meredithlawfirm.com	Jul 08 2022 21:01:00	Robert R. Meredith, Jr., 4000 Faber Place Drive, Suite 120, N. Charleston, SC 29405
tr	Email/Text: nobles@charleston13.com	Jul 08 2022 21:01:00	James M. Wyman, PO Box 997, Mount Pleasant, SC 29465-0997
ust	+ Email/Text: ustregion04.ecf@usdoj.gov	Jul 08 2022 21:01:00	US Trustee's Office, Strom Thurmond Federal Building, 1835 Assembly Street, Suite 953, Columbia, SC 29201-2448
544125563	+ Email/Text: bankruptcy@1ffc.com	Jul 08 2022 21:01:00	1st Franklin Financial, Po Box 31231, Charleston, SC 29417-1231
544125564	+ EDI: AARGON.COM	Jul 09 2022 01:03:00	Aargon Agency Inc., Attn: Bankruptcy, 8668 Spring Mountain Road, Las Vegas, NV 89117-4132
544125565	+ Email/Text: mnapoletano@ars-llc.biz	Jul 08 2022 21:01:00	Ability Recovery Services, 284 Main Street, Pittston, PA 18641-1960
544125566	^ MEBN	Jul 08 2022 20:57:01	American Coradius International, LLC, 2420 Sweet Home Road Ste 150, Buffalo, NY 14228-2244
544125567	+ EDI: CAPITALONE.COM	Jul 09 2022 01:03:00	Capital One Bank, PO Box 30285, Salt Lake City, UT 84130-0285
544125568	+ Email/Text: opsqa_usbankruptcy@cashnetusa.com	Jul 08 2022 21:01:00	CashNet USA, 175 W. Jackson Blvd., Ste. 1000, Chicago, IL 60604-2863
544125569	+ Email/Text: bankruptcy@axcess-financial.com	Jul 08 2022 21:01:00	Check n Go, 7755 Montgomery Rd Ste 4, Cincinnati, OH 45236-4197
544125571	Email/Text: amy@fdscredit.com	Jul 08 2022 21:01:00	Financial Data Systems, 1638 Military Cutoff Road, Wilmington, NC 28403
544125572	+ EDI: AMINFOFP.COM	Jul 09 2022 01:03:00	First Premier Bank, Attn: Bankruptcy, P.O. Box 5524, Sioux Falls, SD 57117-5524

District/off: 0420-2

User: admin

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Date Recd: Jul 08, 2022

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544125574	EDI: IRS.COM	Jul 09 2022 01:03:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
544125575	Email/Text: govtaudits@labcorp.com	Jul 08 2022 21:01:00	LabCorp, P.O. Box 2240, Burlington, NC 272162240
544125576	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 08 2022 21:04:21	Lvny Funding Llc, Po Box 10497, Greenville, SC 29603-0497
544125579	^ MEBN	Jul 08 2022 20:56:43	MRS BPO, LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
544125580	+ Email/Text: bankruptcydocs@musc.edu	Jul 08 2022 21:01:00	MUSC Health, 1 Poston Road, Suite 350, Charleston, SC 29407-3431
544125578	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 08 2022 21:01:00	Midland Credit Management, 350 Camino De La Reina, Ste 100, San Diego, CA 92108-3007
544125581	+ EDI: NFCU.COM	Jul 09 2022 01:03:00	Navy Federal Credit Union, Attn: Bankruptcy Dept, PO Box 3000, Merrifield, VA 22119-3000
544125582	^ MEBN	Jul 08 2022 20:56:41	Ncb Management Service, 1 Allied Dr, Trevose, PA 19053-6945
544125583	+ Email/Text: recovery@paypal.com	Jul 08 2022 21:01:00	PayPal, 2211 N 1st Street, San Jose, CA 95131-2021
544125585	+ Email/Text: rsfbankruptcy@rsfh.com	Jul 08 2022 21:01:00	Roper St Francis Physicians, PO Box 650292, Dallas, TX 75265-0292
544125587	Email/Text: trmcleod@dew.sc.gov	Jul 08 2022 21:01:00	SC Department of Employment and Workforce, P.O. Box 995, Columbia, SC 29202
544125588	Email/Text: BankruptcyLegal@dor.sc.gov	Jul 08 2022 21:01:00	SC Department of Revenue, Office of the General Counsel Bankruptcy, 300A Outlet Pointe Blvd, Columbia, SC 29210-5666
544125586	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 08 2022 21:01:00	Santander Consumer USA, Attn: Bankruptcy, PO Box 961245, Fort Worth, TX 76161-0244
544125591	+ EDI: NAVIENTFKASMDOE.COM	Jul 09 2022 01:03:00	US Department of Education, Aidantage, PO Box 9635, Wilkes Barre, PA 18773-9635
544125590	+ EDI: LCIUPSTART	Jul 09 2022 01:03:00	Upstart Network Inc., 2 Circle Star Way Fl 2, San Carlos, CA 94070-6200
544125592	Email/Text: bkinfo@mail.waldenu.edu	Jul 08 2022 21:01:00	Walden University, 100 S Washington Ave, Suite 1210, Minneapolis, MN 55401

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0420-2

User: admin

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Date Recd: Jul 08, 2022

Form ID: b309i

Total Noticed: 34

Date: Jul 10, 2022

Signature: /s/Gustava Winters